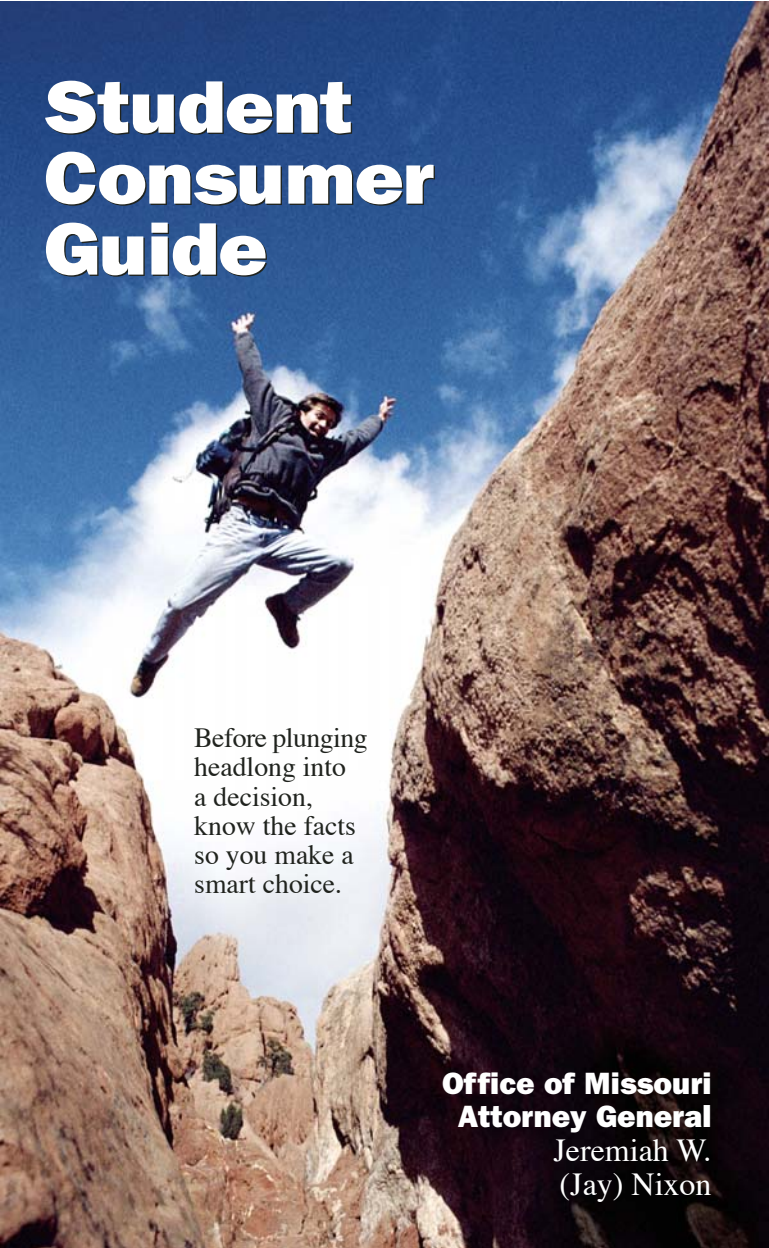


# Student Consumer Guide

A full-page background image showing a person in mid-air, jumping between two large, reddish-brown rock formations. The person is wearing a dark jacket, light blue jeans, and a backpack. Their arms are outstretched, and they appear to be smiling. The sky is bright blue with some white clouds. The perspective is looking up from below the person, emphasizing the height and the narrow gap between the rocks.

Before plunging  
headlong into  
a decision,  
know the facts  
so you make a  
smart choice.

**Office of Missouri  
Attorney General**

Jeremiah W.  
(Jay) Nixon

*Dear Student,*

School days may once have been considered carefree, but in today's complex marketplace, students must be equipped to handle a barrage of ads and offers on everything from cars to credit cards.



And because today's students also have tremendous purchasing power, they have become prime targets for con artists. That is why getting information on everyday issues such as credit, part-time jobs, car buying, apartment renting and Internet shopping is an important part of your education.

As Missouri's Attorney General, I am glad to provide you with this student guide. It instructs you on how to spot fraud and how to protect and assert your rights as a consumer. Your future depends on your ability to make smart decisions, not only in the classroom but in the marketplace.

Sincerely,

A stylized, handwritten signature in dark ink, appearing to read 'Jay Nixon'.

**Jeremiah W. (Jay) Nixon**  
Missouri Attorney General



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### **Be prepared**

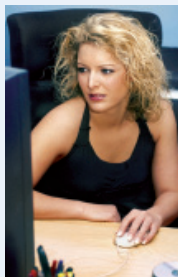
Get familiar now with consumer issues so you will be better equipped to handle life after graduation.

## PERSONAL INFORMATION

Information about you is constantly gathered on the Internet. Whenever you enter a chat room, post to a blog, enter a contest, or order a product, you send personal information into cyberspace. Protect your personal data when you go online:

- Keep your password private. Avoid using a phone number, birth date or part of your Social Security number for a password. Use a combination of numbers, letters and symbols.
- Keep your computer protected with anti-virus software, a firewall and spyware detection. Most of these programs are inexpensive or free. Check for updates frequently.

Enter your credit card number only on secure Web sites. Addresses that start with an “https” — not “http” — are good indicators of a secure site. Also look for a locked padlock icon at the bottom of your browser window.



**Look for the lock on secure sites.**



## **SHOPPING ON THE NET**

Internet shopping may offer bargains and conveniences you won't find at a store, but it can be risky business. Check out these tips:



- Shop with companies you know or that are recommended.
- Check out refund and return policies before ordering. There is no law that requires stores to accept returned merchandise.
- Most online retailers will allow you to opt out of receiving unsolicited e-mail from them. Watch for a check box allowing you to do this.
- Pay by credit card. Federal law allows you greater protection for credit card charges you want to dispute.
- Keep printed records of all transactions, purchase orders and confirmation numbers.
- If you shop at an online auction, consider using a third-party escrow service. This company will hold your payment and release it to the seller only when you are satisfied with your merchandise.

## PROTECT PERSONAL INFO

Your personal information is a hot commodity. Identity theft strikes 18- to 29-year-olds more often than any other age group in America. And most of the time it happens offline, with thieves pilfering trash, mailboxes and stolen purses and wallets.



Protect your personal information:

- Never give out your Social Security, bank account or credit card number unless you have initiated the contact. Anyone can call or e-mail you and ask for this information.
- Shred trash that has personal information on it.
- Carry only the documents and ID that you need on a daily basis.
- Send sensitive mail using a secure drop box, such as one at the post office.

Many cases of identity theft involve friends and relatives. Be aware that roommates and others may have access to your files and belongings.

- Don't use your Social Security number as your student ID.

### **Don't get hooked by a phishing scam**

You may see e-mails that appear to be from a bank or other important organization, asking for personal information. These are always scams — don't bite.

## **MONITOR STATEMENTS**

Victims of identity theft have the most success when they catch the crime quickly. Monitor your monthly bank and credit card statements, as well as your credit report.

Federal law allows you a free copy of your credit report every year from each of the three national credit bureaus. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you are a victim, contact your financial institution and file a police report.

You can call Attorney General Jay Nixon's Identity Theft Hotline at 800-392-8222 or download an ID theft complaint form at [www.ago.mo.gov](http://www.ago.mo.gov).





## **PLASTIC CREDIT CAN BE COSTLY**

Credit card companies want your business. They know many students will be in their debt for years.

Credit cards may seem like an easy way to pay for things now, but if you mishandle payments, the information stays on your credit report for at least seven years and can wreck future credit. That can mean trouble getting car and home loans, insurance and employment and even renting an apartment.

### **Questions to ask yourself before applying for a credit card:**

- Do I need it?
- Can I afford it?
- Can I make more than the minimum monthly payment?
- Is there a teaser interest rate that skyrockets after a few months?
- Is it worth it? Making a \$60 monthly payment on a credit card with 19.8 percent interest and a \$3,000 balance will take nine years to pay off and cost you more than \$6,000.

### **Who's looking at your credit report?**

Potential employers, landlords and insurers can look at your credit report. Many do.

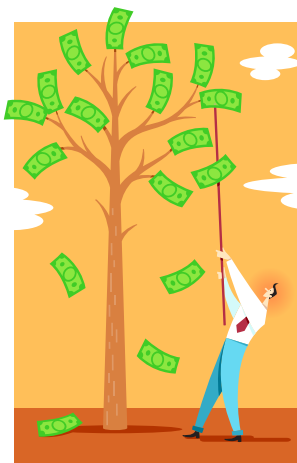
## DECREASE CREDIT CARD OFFERS

To “opt out” of having pre-approved credit offers sent to you for two years, call 888-567-8688 or click [www.optoutprescreen.com](http://www.optoutprescreen.com).

## TITLE AND PAYDAY LOANS

Title and payday loans may seem like an easy way to get extra money, but beware. With a title loan, you are getting the loan based on the equity, or money value, of your car. If you cannot repay your loan, even a small one, you lose your car.

Payday loans often hook borrowers into a cycle of taking out new loans to pay off old ones. Interest rates can be 400 percent or higher.



### Money tree not producing?

If you are having financial problems, contact your school adviser or a debt counselor. The Foundation for Credit Counseling can help find counselors at [www.nfcc.org](http://www.nfcc.org) or **800-388-2227**.

## USED CARS

Buying a car is a big step, and a mistake can be costly. There is no state law allowing a buyer to return a car and get a full or partial refund.

**BUYERS GUIDE**

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

VEHICLE MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_ YEAR: \_\_\_\_\_ VIN: \_\_\_\_\_

DEALER NAME (PRINT): \_\_\_\_\_

WARRANTY FOR THIS VEHICLE:

☐ **AS IS-NO WARRANTY**

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral promises about the vehicle.

☐ **WARRANTY**

☐ FULL ☐ LIMITED WARRANTY. The dealer will give \_\_\_\_\_% of the labor and \_\_\_\_\_% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "limited warranty" may give you even more rights.

SYSTEMS COVERED:	DURATION:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

☐ SERVICE CONTRACT: A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductibles, price, and exclusions. It may give you additional rights.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used-car vehicles.

## BUYERS GUIDE

By law, dealers must display this guide in the window of each used car. The guide shows the vehicle make, model, year and identification number.

The guide also has a section where “warranty” or “as is

— no warranty” is checked. Most used cars are sold “as is.”

## Before driving home a used car:

- See the car in the daylight, so it’s easier to spot problems.
- Have your mechanic inspect the car.
- Run a title search to learn about the car’s history: [www.carfax.com](http://www.carfax.com) and [www.autocheck.com](http://www.autocheck.com) offer this service for about \$20 per vehicle.
- Test-drive it.

- Get the car title. Under Missouri law, most car sales are void if the title is not transferred at the time of purchase.



### **Car is yours**

Missouri does not have a three-day “cooling-off” period to return a car you have just bought.

## **REPAIR**

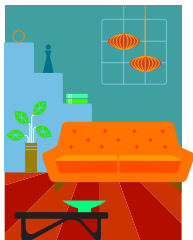
The Attorney General’s Office gets hundreds of complaints each year about car repair. Here’s how to avoid many problems:

- Work with a shop that is known or recommended.
- Get in writing how much the job should cost. Tell the mechanic to call for an OK if the bill is going to be higher than what you’ve agreed.
- Get in writing whether the work is guaranteed and for how long.
- Get a second opinion if you think the mechanic wants to do unnecessary work.

## LANDLORD-TENANT LAW

If you live off campus, it is important to know your rights and responsibilities as a tenant. Missouri law:

- Makes it illegal for a landlord to shut off utilities, unless it is for health and safety reasons.
- Allows landlords to double rent if you let another person take over the home without his or her permission.
- Allows county courts to order quick removal of renters involved in criminal activity, even without a conviction.



### Know the lease

You can't get out of a lease just because you didn't fully understand it.

## THE LEASE

An agreement to rent for one year or more must be in writing and signed by you and your landlord. Before signing, make sure the lease is clear:

- Read the entire lease and ask questions.
- Ask the landlord to change a lease requirement if you don't agree with it, but make sure that change is put in writing.
- Before you move in, make and keep a list of damages or repairs that need to be made. Give a copy to the landlord and attach a copy to your lease. This will ensure your security

## A close-up photograph of a fountain pen nib resting on a document with legal text. The nib is dark and metallic, positioned diagonally across the frame. The text on the document is partially visible, showing phrases like "the amount of any claim, shall be", "The Lessor shall be responsible", "losses or any other", "repairs shall be the", "for include a clogged", and "the cold months". The lighting is soft, highlighting the texture of the paper and the metallic sheen of the pen.

- Landlord's name, address and phone.
- Address of rental property.
- Amount of monthly rent.
- Amount of security deposit and conditions for its return.
- Who is responsible for repairs, utilities, bills and upkeep like lawn care and snow removal.

deposit is not withheld to repair damage you did not do.

An oral agreement is only good for one month. A landlord can evict you or raise rent with only one month's written notice. Likewise, you must give one month's **written** notice to end financial obligations to a landlord.

If you decide to move out before a lease ends, you may decide to sublease if your landlord allows it. Some tips:

- You still are responsible to your landlord for the original lease.
- You can be held responsible for any problems caused by the new tenant.
- The landlord can double rent if you sublease without his or her approval.

- Your landlord may allow subleasing or even an early cancellation, but either agreement must be in writing.

## YOUR SECURITY DEPOSIT

- A landlord cannot require more than two months' rent as a security deposit.
- At the end of the lease, the landlord has 30 days to return the deposit. A landlord may keep all or part of the deposit for repair of damages, unpaid rent, or lost rent if you moved without adequate notice. The landlord must provide a list of damages.
- A landlord must notify you of the time and date of the move-out inspection.
- You have the right to be present during the inspection, which must be conducted at a reasonable time.
- You may not use the deposit to pay for the last month's rent.
- If a landlord wrongfully withholds any deposit money, you may sue to recover up to twice the amount withheld.



### Keep paying rent

A landlord can legally evict a tenant who fails to pay rent, even if the money is spent on repairs.



### **Write it down, roomies, and stay friends**

Put agreements in writing with roommates. Decide how to divide responsibilities and each person's share of rent and bills. And decide upfront what will happen if a roommate moves out.

### **EVICTIION**

A landlord cannot evict you without a court order. The landlord may begin eviction proceedings if you:

- Damage property.
- Fail to pay rent.
- Violate terms of the lease.
- Injure the landlord or another tenant.
- Allow drug-related criminal activity or illegal gambling on the premises.
- Fail to move when the lease is up.

You will receive notice if an eviction lawsuit has been filed and will have the chance to be heard in court before eviction.



## **DISCRIMINATION**

Landlords cannot refuse to sell, rent, sublease, charge higher rent or falsely state that housing is not available based on your race, color, religion, sex, disability, national origin or family relationships.

If you believe you have been a victim of discrimination you may contact:

### **Missouri Human Rights Commission:**

Toll-free: 877-781-4236

Jefferson City: 573-751-3325

St. Louis: 314-340-7590

### **U.S. Department of Housing and Urban Development**

Housing Discrimination Hotline:

800-669-9777

### **Metropolitan St. Louis Equal Housing Opportunity Council**

For residents of St. Louis city and St. Louis, St. Charles, Franklin and Jefferson counties:  
314-534-5800 or 800-555-3951



### **Fair housing**

If you have been discriminated against, file a complaint.

## PART-TIME, SUMMER JOBS

Advertisements for part-time or summer jobs often appear in newspapers, offering good pay, part-time work or “exciting” travel. Before considering such offers, get the facts.

Many “student” jobs involve sales and require long hours going door to door. You may be coached to falsely claim you are earning points for a scholarship or that sales proceeds are going to a charity. Travel may involve car pooling with other students in the sales crew and sharing cheap hotel rooms. Companies may promise to pay for living expenses, training and travel costs but deduct these from your pay.

## “900” PHONE NUMBERS

Beware of job ads directing you to call 900 telephone numbers. You will be charged a fee that usually is much higher than an ordinary long-distance call. If you’re looking for a job, consider these **free** information resources:

- University and college career-service offices.
- Local and county human resource offices that offer placement assistance and can refer you to other groups.
- State job-service offices that post job vacancies and provide counseling and referrals.
- The Attorney General’s Office to check on a company’s reputation: 800-392-8222.



**Save time, money**  
Check out the facts before taking a job.

## SCHOLARSHIP OFFERS

Students and their families lose as much as \$5 million a year in fees to scam artists promising scholarships or financial aid. Be suspicious of these offers:

- **The scholarship is guaranteed or your money back.** No third party can guarantee a scholarship. Money-back guarantees often have strings attached that make refunds impossible.
- **You can't get this information anywhere else.** Get free information from schools, libraries and the Internet.
- **I need your credit card or bank account number to hold this scholarship.** Never give personal financial information over the phone without first getting information in writing.
- **We do all the work.** Wrong — you still must apply for scholarships and grants.
- **The scholarship will cost some money.** Don't pay anyone to "hold" a scholarship.
- **You've been selected by a national foundation to receive a scholarship or You're a finalist** in a contest never entered. Carefully check the organization.

## CAREER SCHOOLS

Some students seek careers requiring a special skill offered by career or vocational schools. Although most specialized programs are legitimate, some make false promises. Some common complaints:

- Exaggeration of job demand.
- Misrepresentation of earning levels for certain jobs.
- Failure to post cancellation and refund policies.

### **Tips if you are considering a specialized training school:**

- Know and understand all costs.
- Check the school's accreditation or licensing.
- Tour the school and look over equipment.
- Review faculty credentials.
- Talk to recent graduates.
- Compare similar programs offered through community colleges.
- Check for possible complaints with the Better Business Bureau and Attorney General's Office.
- Get all promises in writing.



### **Don't take a chance**

Graduating students should research scholarship offers and training programs to make sure they are legitimate.

## CELL PHONES

Most cell phone complaints made to the Attorney General's Office involve long-term contracts. When shopping for a phone:

- Read your contract — know exactly what you're signing. Keep a copy.
- Thoroughly try out your phone when you first get it. Most contracts allow you to cancel your plan in the first few weeks if you're unsatisfied.
- Document any conversations you have with the phone provider or retail store.
- If you upgrade or change your plan, ask what will happen to your contract. Upgrading to more minutes or a better phone often means your contract will be extended.
- Ask about monthly or prepaid plans. They usually are higher-priced, but you won't have the problems associated with a long-term contract.



### Can you hear me now?

Test a new cell phone's signal and features. You may be able to cancel if you are not happy with the service.

### Refunds, exchanges

If you are unsure about a purchase, ask the store if it allows exchanges or refunds. Missouri has no law on refund or exchange policies. Stores set their own policies.

## MAKE IT FUN

Dreaming about heading for exotic places and sunny beaches during your break?

Proceed with caution — vacation dreams can quickly turn into a nightmare if you fall victim to a “too-good-to-be-true” vacation offer.



## HOW TO AVOID SCAMS

- Beware of ads with few details that promise a lot for little money.
- Be cautious if you are asked to pay before confirming reservations. Most reputable travel agents will confirm before payment.
- Deal with an established firm: Check with relatives, friends or the Better Business Bureau.
- If you are unfamiliar with the firm, request written information regarding total vacation cost and all items included. Any transportation, lodging, meals or other items not specifically mentioned might not be included.
- Ask about your right to cancel.
- Be wary of vacation offers that are “good today only.”
- Be wary of vacation offers that are “free.” You may face substantial processing fees and later be told the chosen dates are “unavailable.”
- Do not give your credit card number unless you expect to be charged.

## HOW TO HANDLE A COMPLAINT

When you have a complaint, first contact the business. Accurately describe the problem and what action you would like taken. Do you want your money back, a repair or exchange?

Keep a record of your efforts, including copies of all correspondence.

### **Complaint letter — what to say:**

- Be brief.
- State your name, address, home or work phone number, and an account number if appropriate.
- Include date and place of purchase, who performed the service, product information (such as serial or model number) and warranty terms.
- State the problem and how you want it corrected.
- Include copies (not originals) of all supporting documents.

If you paid with a credit card, write that company. It might be able to resolve your problem about shoddy or undelivered merchandise.



### **Restrain yourself**

You probably will get better results if you remain calm and rational when resolving a complaint.

# Sample complaint letter

Your name

Your address

Your city, state, zip code

Replace the purple  
text with your own  
information

Date

Contact person (if available)

Title (if available)

Company name

Company address

Company city, state, zip code

Re: **account number, if applicable**

Dear **Contact Person:**

On date, I **bought/leased/rented/had repaired a product and model number** at **location**. Unfortunately, I have not been satisfied because **state problem**. To resolve this problem, I would like your company to **state action you want taken**. Enclosed are copies of my records.

Don't send  
originals

I look forward to your prompt reply and a resolution to my complaint. You may contact me at the address listed above or by telephone at **number with area code**.

Thank you for your assistance and cooperation.

Sincerely,

**Your signature**

**Your name**

Enclosure(s) [**Attach copies of all relevant records**]

cc: **List names of those receiving copies of this complaint letter if applicable**



If you are not satisfied with the results, file a formal complaint with the Attorney General's Office or your local Better Business Bureau.

You can get a complaint form from the Attorney General's Office by clicking at [www.ago.mo.gov](http://www.ago.mo.gov) or calling the Consumer Protection Hotline at 800-392-8222.

The BBB has offices in St. Louis (314-645-3300), Kansas City (816-421-7800) and Springfield (417-862-4222).

The BBB also offers a free consumer arbitration service to settle disputes between businesses and consumers.

As a last resort, you can file a lawsuit in small claims court or seek legal action in other courts. Consumers who have a claim for up to \$3,000 can, without hiring a lawyer, file suit to recoup their money in small claims court.

### **Contact the AGO**

If you have been defrauded or tried to fix a problem but are unhappy with the results, you can file an online consumer complaint form with the Attorney General's Office or call the Consumer Protection Hotline.

**Click:** [www.ago.mo.gov](http://www.ago.mo.gov)

**or**

**Call:** 800-392-8222

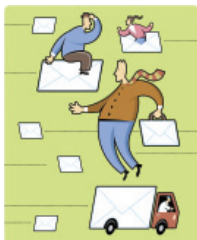
## **Decrease phone calls, mail, credit offers**

### **TELEMARKETING CALLS**

Missouri's No Call law prohibits telemarketers, with some exceptions, from calling homes on the No Call list. Register for free by clicking on [www.ago.mo.gov](http://www.ago.mo.gov) or by calling toll-free 866-662-2551.

### **MAIL**

Mail Preference Service lets you delete your name for five years from many direct mail lists. Go to [www.dmaconsumers.org](http://www.dmaconsumers.org) or send your request in writing to:  
DMA Mail Preference Service  
PO Box 643  
Carmel NY 10512



### **PRE-APPROVED CREDIT CARD OFFERS**

Credit bureaus offer a toll-free number that allows you to "opt out" of having pre-approved credit offers sent to you for two years. Call or click:  
888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)

## Agencies to contact

If you are unable to resolve a problem with an individual or business, you may want to contact one of these agencies.

### STATE AGENCIES

#### Attorney General's Office

[www.ago.mo.gov](http://www.ago.mo.gov)

(get complaint forms)



#### Consumer Protection Hotline:

800-392-8222

Handles complaints against individuals or companies. You also can check for complaints already on file.

**No Call Hotline:** Toll-free 866-662-2551

Decrease telemarketing calls to your home.

### FEDERAL AGENCIES

#### National Highway Traffic Safety Administration

Department of Transportation

Auto Safety Hotline: 800-424-9393

TDD line: 800-424-9153

Provides information about safety-related automotive problems.

#### Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov) or 877-FTC-HELP

Provides broad range of information on consumer products and issues.

## **Labor Department, Wage & Hour Division**

- Kansas City district: 913-551-5721
- St. Louis district: 314-539-2706
- Springfield district: 417-831-5227

Handles wage disputes.

## **U.S. Postal Inspection Service**

- Mail fraud complaint hot line: 800-372-8347
- Mail fraud, other complaints: 314-539-9300

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

Investigates violations of federal statutes relating to Postal Service crimes.

## **PRIVATE AGENCIES**

### **Better Business Bureau**

- **Kansas City:** 816-421-7800  
[www.kansascity.bbb.org](http://www.kansascity.bbb.org)

- **Springfield:** 417-862-4222  
[www.springfield-mo.bbb.org](http://www.springfield-mo.bbb.org)

- **St. Louis:** 314-645-3300  
[www.stlouis.bbb.org](http://www.stlouis.bbb.org)

Handles consumer complaints throughout Missouri.  
Offers free mediation services for disputes between customers and businesses.

### **Federal Information Center**

Go to [www.fedinfo.gov](http://www.fedinfo.gov) or call 800-688-9889 to get phone numbers and information about federal agencies and programs.

## **CAR/HOME**

- All About Autos
- Door-to-Door Sales
- Landlord-Tenant Law (available in Spanish)
- Warranties

## **SOLICITATIONS/SALES**

- Buying Tips
- Contest Cons
- Identity Theft Tips
- Magazine Sales
- Telemarketing Fraud
- Travel Scams

## **INVESTMENT**

- Bank Examiner & Pigeon Drop Schemes
- Business Offers
- Investment Scams
- Pyramid (get-rich-quick) Schemes

## **LEGAL/BUSINESS**

- Consumers, Take Action
- The Court Process: How the system works
- Crime Victims' Rights
- Credit Repair Scams
- Gambling, Lotteries, Raffles
- Protecting Victims of Domestic Violence
- The Sunshine Law: Missouri's Open Meetings & Records Law

## **HEALTH**

- Health & Fitness Clubs
- Life Choices: Plan now for end-of-life care



Take charge: To file a consumer complaint or to get more information on issues such as loans, cars, rental agreements and Internet fraud:

Click **[www.ago.mo.gov](http://www.ago.mo.gov)**

**or** Call **800-392-8222**

Missouri Attorney General's Office  
P.O. Box 899  
Jefferson City, MO 65102  
573-751-3321  
[www.ago.mo.gov](http://www.ago.mo.gov)

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